

# Anticipated Expenses for Surrogacy and Egg Donation in Canada

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Ellen K. Embury

Canadian Surrogacy Law Specialist

Email: [ellen@emburywest.com](mailto:ellen@emburywest.com)

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Rachel S. West

Canadian Surrogacy Lawyer

Email: [rachel@emburywest.com](mailto:rachel@emburywest.com)

Website: [www.canadafertility.law](http://www.canadafertility.law) | Facebook: [@surrogacylawatemburywestllp](https://www.facebook.com/surrogacylawatemburywestllp) | Instagram: [@surrogacylaw\\_emburywest](https://www.instagram.com/surrogacylaw_emburywest)

# Anticipated Expenses for Surrogacy and Egg Donation in Canada\*

CLINIC EXPENSES Assumes Embryo Creation is required	Approximate Cost in CDN Dollars
Variables: 1. Canadian vs U.S Clinic 2. Egg Retrieval Package included or not 3. Multiple transfers included or not	Canadian Clinic: \$30,000 to \$55,000 <u>Guarantee program</u>  U.S Clinic: Can be more expensive  If already have Embryos and use a Canadian Clinic considerably less expensive  \$2000 in shipping costs + \$5,000 to \$7,000 per transfer
Very important to understand Clinic policies and cost sheets	

\* The Fine Print: Embury & West can only provide estimated costs based on our clients' experiences. For actual costs the Clinic, Agency, or provider of the services must be contacted



# Anticipated Expenses

EGG DONOR EXPENSES	Approximate Cost in CDN Dollars
<p>This estimate INCLUDES:</p> <ul style="list-style-type: none"><li>• Donor reimbursable expenses</li><li>• Donor Agency fees</li><li>• Legal fees</li></ul>	\$12,000 to \$15,000
SURROGACY AGENCY	
<ul style="list-style-type: none"><li>• Consulting</li><li>• Receipt Management fees</li></ul>	\$15,000 to \$17,000



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# Anticipated Expenses

SURROGATE'S CAPPED REIMBURSABLE EXPENSES	Approximate Cost in CDN Dollars
<p>Variables:</p> <ul style="list-style-type: none"><li>• Experienced or not</li><li>• Agency</li></ul>	<p>\$20,000 to \$30,000 after pregnancy confirmed</p> <p>Additional Expenses:</p> <ul style="list-style-type: none"><li>• Bedrest (variable)</li><li>• Up to 6 weeks post birth net wage loss</li><li>• Legal fees (\$2500)</li><li>• Travel to clinic (see below)</li></ul>
HEALTH INSURANCE FOR YOUR NEWBORN	
	<p>\$5,200 base policy + possible additional \$3,300 if NICU required</p> <p>*Less than 25% of one day in NICU</p>



# Anticipated Expenses

SURROGATE TRAVEL	Approximate Cost in CDN Dollars
<ul style="list-style-type: none"><li>• Screening appointments</li><li>• Transfers</li><li>• Assumes purchase of travel medical insurance</li><li>• Assumes companion travel (requirement for partners to be screened)</li></ul>	<p>If flights required, \$2,500 to \$5,000 per trip</p> <p>If flights not required, considerably less</p>



# Anticipated Expenses

MISCELLANEOUS	Approximate Cost in CDN Dollars
<ul style="list-style-type: none"><li>• Life Insurance</li><li>• Will</li><li>• Maternity clothes</li></ul>	<p>\$600 per year</p> <p>\$1,000</p> <p>\$750 allowance</p>
LEGAL FEES	
<p>Always ask your lawyer about fixed fee guarantees – if the first contract fails, will they do the second at no cost?</p> <p>Does their fee included staying involved throughout the process?</p>	<p>Surrogacy Contract: \$3,500</p> <p>Surrogates' Lawyer: \$2,500</p> <p>Egg Donation Contract: \$1,750 (split between two lawyers)</p> <p>Parentage Process: \$2,500 to \$5,000 (depends on whether Court Order required and province in which baby is born)</p>

# Anticipated Expenses

BEDREST	Approximate Cost in CDN Dollars
<p><b>Wage Loss</b></p> <p>Variable depending on nature of illness</p> <p>Surrogates are expected to apply for government Employment Insurance (55% of gross wage)</p> <p>BUT self-employed surrogates (e.g. day home providers) do not qualify for Employment Insurance</p> <p>Post-Birth - Surrogates qualify for maternity benefits in Canada (55% of gross wage if they pay into Employment Insurance)</p>	<p>\$0 to \$1,000 per week</p>
<p><b>Childcare</b></p> <p>Childcare expenses if surrogate cannot complete normal childcare tasks</p>	<p>\$200 to \$400 per week</p>

# Anticipated Expenses

WORST CASE	Approximate Cost in CDN Dollars
<ul style="list-style-type: none"><li>• C-section</li><li>• Twins</li><li>• Loss of reproductive organs</li></ul>	\$2,000 to \$3,500 per event
YOUR CANADIAN TRAVEL	
	Variable
ACCOMODATION IN CANADA	
	21 to 27 days assuming healthy baby

# What the costs add up to...





EMBURY & WEST LLP

**Email**

[ellen@emburywest.com](mailto:ellen@emburywest.com)

[rachel@emburywest.com](mailto:rachel@emburywest.com)

**Website**

[www.canadafertility.law](http://www.canadafertility.law)

**Instagram**

[@surrogacylaw\\_emburywest](https://www.instagram.com/surrogacylaw_emburywest)

**Facebook**

[@surrogacylawatemburywestllp](https://www.facebook.com/surrogacylawatemburywestllp)

